

**REMARKS**

Applicant thanks the Examiner for the courtesies extended to Applicant's representative during the interview on August 13, 2009. During that interview, the rejections contained in the Office Action mailed on February 13, 2009, were discussed and the Examiner requested a Supplemental Reply. The substance of the interview is incorporated into this response.

In the Office Action,<sup>1</sup> the Examiner rejected claims 1-7, 9, 10, 12-25, 27, 28, 30-35, 37, and 38 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,878,404 to Stout, Jr. et al. ("Stout") in view of U.S. Patent No. 5,742,775 to King ("King"); and rejected claims 11 and 29 under 35 U.S.C. § 103(a) as being unpatentable over Stout in view of King, and further in view of a publication titled "Annuities and Bond Discount" by R. J. Bennett ("Bennett").<sup>2</sup>

Applicant proposes to amend claims 1, 22, 23, 25, 33, 35, 37, and 38, and cancel claims 39-42 without prejudice or disclaimer. Claims 1-7, 9-23, 25, 27-33, 35, 37, and 38 are currently being examined.

During the interview on August 13, 2009, the Examiner suggested that the enclosed amendment would overcome the rejections of record. Accordingly, and in view of the remarks filed with the Reply to Office Action on May 11, 2009, Applicant respectfully requests entry of the amendments in this Supplemental Reply to Office Action and the timely issuance of a Notice of Allowance.

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<sup>1</sup> The Office Action contains a number of statements reflecting characterizations of certain references and claims. Regardless of whether any such statement is identified herein, Applicant declines to automatically subscribe to any statement or characterization in the Office Action.

<sup>2</sup> The Examiner's rejection cites to "NPL." (Office Action at 7.) Applicant assumes that "NPL" refers to Bennett, as cited in the Notice of References Cited attached to the Office Action mailed January 29, 2008.

Please grant any extensions of time required to enter this response and charge any additional required fees to Deposit Account 06-0916.

Respectfully submitted,

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GARRETT & DUNNER, L.L.P.

/Nathan A. Sloan/

Dated: August 14, 2009

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